STATE FARM INSURANCE COMPANIES P.O. Box 630618 Irving, TX 75063-0618

Phone: 866-787-8676 Fax: 866-281-8994

Claim Number: 24-Z209-803

Date of Loss: 8/29/2005

Policy Number: 99-00-4418-0

Policy Type: Business Policy (TENANT)

Claim Rep: SEAN CASH

Time of Loss: Before Business Hours

Rep. Phone: X 1222

Type of Business: Attorney

Insured: D Neil Harris Address: P.O. Box 306

Pascagoula, MS 39568-0306

Phone: 228-393-1201

Fax:

Business Policy (Tenant)

\$406,663

100.00%

% OF SALES

\$406,663 **GROSS RECEIPTS OR SALES RETURNS & ALLOWANCES** \$0 0.00% **NET RECEIPTS OR SALES** \$406,663 100% COST OF GOODS SOLD BEG. INVENTORY \$0 **PURCHASES** \$0 FREIGHT IN \$0 SUPPLIES \$0 **ENDING INVENTORY** \$0 COST OF GOODS SOLD \$0 0.00%

6/7/2007

GROSS PROFIT

State Farm Insurance Companies

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A ANGERT AND THE A PROPERTY OF THE PROPERTY AND A STATE OF		% OF	CONT. EXP.	% OF	CONT EXP	% OF
OPERATING EXPENSES:	AMOUNT	SALES	1st 90 Days	SALES	AFTER 90	SALES
ACCOUNTING	\$0	0.00%	\$0	0.00%	\$0	0.00%
advertising	\$0	0.00%	50	0.00%	\$0	0.00%
ALARM SYSTEMS	\$0	0.00%	\$0	0.00%	\$0	0.00%
AMORTIZATION	. \$0	0.00%	\$0	0.00%	. 80	0.00%
AUTOMOBILE	\$0	0.00%	\$0	0.00%	\$0	0.00%
BAD DEBT	\$0	0.00%	\$0	0.00%	\$0	0.00%
Business utilities	\$1,670	0.41%	\$1,670	0.41%	\$1,670	0.41%
CASE COSTS	\$124,841	30.70%	\$0	0.00%	\$0	0.00%
Commissions	\$0	0.00%	\$0	0.00%	\$0	0.00%
comp of officers	\$0	0.00%	\$0	0.00%	\$0	0.00%
Cost of Labor	\$0	0.00%	\$0	0.00%	\$0	0.00%
CREDIT CARD CHARGES	\$0	0.00%	\$0	0.00%	\$0	0.00%
DELIVERY	50	0.00%	\$0	0.00%	\$0	0.00%
DEPRECIATION	so so	0.00%	\$0	0.00%	\$0	0.00%
DUES & SUBSCRIPTIONS	\$2,967	0.73%	\$2,967	0.73%	32,967	0.73%
emp. Benefits	\$0	0.00%	\$0	0.00%	\$0	0.00%
entertainment	\$0	0.00%	50	0.00%	50	0.00%
GARBAGE	\$0	0.00%	\$0	0.00%	SO	0.00%
Health ins.	50	0.00%	SO	0.00%	\$0	0.00%
INSURANCE	\$3,826	2.17%	\$8,826	2.17%	\$8,826	2,17%
NTEREST	\$0	0.00%	\$0	0.00%	\$0.	0.00%
AUNDRY	50	0.00%	\$0	0.00%	SØ	0.00%
EASING	50	0.00%	. so	0.00%	50	0.00%
EGAL	\$545	0.13%	\$545	0.13%	\$645	0.13%
Taxes & Licenses	\$9,508	2.34%	\$9,508	2.34%	\$9.508	2.34%
WISC.	\$0	0.00%	\$0	0.00%	50	0.00%
DFFICE EXPENSE	\$13,112	3.22%	\$0	0.00%	50	0.00%
OTHER SALARIES	\$97,095	23.88%	\$97.095	23.88%	\$97,095	23.88%
PAYROLL TAXES	. \$0	0.00%	\$0	0.00%	\$0	0.00%
PERMITS	\$0	0.00%	so	0.00%	SO	0.00%
POSTAGE	\$1,964	0.48%	50	0.00%	\$0	0.00%
REIMBURSEMENT	\$1,000	0.25%	\$1,000	0.25%	\$1.000	0.25%
RETURNED ITEM	\$3,753	0.92%	\$3,753	0.92%	\$3,753	0.92%
REPAIRS	\$10,797	2.66%	\$0	0.00%	\$0,755	0.00%
SALES TAX	\$0	0.00%	\$0	0.00%	\$0	0.00%
SHIPPING	\$0	0.00%	\$0	0.00%	\$0	0.00%
SUBSCRIPTIONS	\$0	0.00%	\$0	0.00%	\$0	0.00%
SUPPLIES	\$0	0.00%	20	0.00%	. \$0	0.00%
TELEPHONE	\$15,390	3.78%	\$15,390	3.78%	\$15,390	3.78%
rools	\$0	0.00%	\$0	0.00%	\$0,550	0.00%
UNIFORMS	\$0	0.00%	\$0	0.00%	\$0	0.00%
UTILITIES	\$3,332	0.82%	\$3,332	0.82%	\$3,332	0.82%
	\$0	0.00%	30	0.00%	\$0,552	0.00%
	\$0	0.00%	\$0	0.00%	\$0	
	\$0	0.00%	\$0	0.00%	\$0	0.00% 0.00%
TOTAL EXPENSES	\$294,800	72.49%	\$144,086	35.43%	\$144,086	35.43%
NET INCOME		\$111,863	27.51%			
OTHER INCOME/LOSS	100	\$16,382	287 80			
TOTAL PER RETURN		\$128,245				

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State Farm Insurance Companies

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CONT EXP % OF SALES

TOTAL 1ST 90 DAYS

35.43% 62.94% CONT EXP % OF SALES

35.43% 62.94%

CLAIM#: 24-Z209-803

st 90 days

INSURED; D Neil Harris

TOTAL AFTER 90 DAYS

PROJECTED LOST INCOME AS TOTAL SUSPENSION

INSURED:

D Nell Harris

DATE OF LOSS:

8/29/2005

CLAIM NUMBER:

24-Z209-803

TREND ANALYSIS

	2003-2004	2004-2005	% Change	CALCULATIONS/NOTES
August September October November	\$434,423 \$0 \$0 \$0	\$406,563 \$0 \$0 \$0	-6.39% 0.00% 0.00% 0.00%	PERIOD OF RESTORATION POR from 08/29/05 to 04/30/06 Open Monday through Friday
December January February March April May June July	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Monthly average for 24 months 1 Jan 03 through 31 December 2004 = \$35,045 (\$434,423 + \$406,663)/24 = 35,045 Note Aug '05 had 23 working days - 3 missed \$35,307/23°3= \$4,605 (with incorrect avg) Sep '05 had 21 working days - 6 missed w/incorrect avg \$35,307/21°6=\$10,088 Correct avg \$35,045/21°15=\$25,032
Total Percent Change	\$434,423	\$406,663 -8.39%		BUSINESS TREND: 0.00%

REQUIRED FIELD

	2.								
			PRIOR INCOME 2004-2005	PROJECTED LOST INCOME 2005-2006	ACTUAL INCOME 2005-2006	ACTUAL LOST INCOME	NET LOST INCOME/ REVENUE	AMT OWED NET INC +CE 62.94%	CUMM
August	29+		\$4,605	£ 4 €0=	,		0.00%	62.94%	
September	EN CA .			\$4,605	\$0	\$4,605	\$4,605	\$2,898	\$2,898
October			\$35,120	\$35,120	\$0	\$35,120	\$35,120	\$22,104	\$25,003
			\$35,045	\$35,045	\$0	\$35,045	\$35,045	\$22,057	\$47,060
November	1-26		\$30,373	\$30,373	\$0	\$30,373	\$30,373	\$19,116	\$66,176
November	27+	•	\$4,673	\$4,673	\$0	\$4,673	\$4,673	\$2.941	\$69,117
December			\$35,045	\$35,045	\$0	\$35,045	\$35,045	\$22,057	\$91,174
January			\$35,045	\$35,045	\$0	\$35,045	\$35,045	\$22,057	\$113,231
February			\$35,045	\$35,045	\$0	\$35,045	\$35,045	\$22,057	\$135,288
March			\$35,045	\$35,045	\$0	\$35,045	\$35,045	\$22,057	\$157.345
April			\$35,045	\$35,045	\$0	\$35,045	\$35,045	\$22,057	\$179,402
May			\$35,045	\$35,045	\$0	\$35,045	\$35,045	\$22,057	\$201,459
June			\$0	\$0	50	\$0	SO	\$0	\$201,459
July			30	\$0	\$0	80	\$0	so	SOURCE OF FLANSS AND
August	1-28		\$0	\$0	\$0	\$0	. \$0	\$0	\$201,459 \$201,459
TOTAL			\$320,087	\$320,087	\$0	\$320,087	\$320,087	\$201,459	\$201,459

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State Farm Insurance Companies

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% OF SALES

NET RECEIPTS OR SALES \$406,663 10 COST OF GOODS SOLD: BEG. INVENTORY \$0 PURCHASES \$0 FREIGHT IN \$0 SUPPLIES \$0 ENDING INVENTORY \$0 COST OF GOODS \$0 0.0	GROSS RECEIPTS OR SALES:		\$406,663	
NET RECEIPTS OR SALES \$406,663 10 COST OF GOODS SOLD: BEG. INVENTORY \$0 PURCHASES \$0 FREIGHT IN \$0 SUPPLIES \$0 ENDING INVENTORY \$0 COST OF GOODS \$0 0.0	RETURNS & ALLOWANCES	\$0		
COST OF GOODS SOLD: BEG. INVENTORY \$0 PURCHASES \$0 FREIGHT IN \$0 SUPPLIES \$0 ENDING INVENTORY \$0 COST OF GOODS \$0 0.0	*		\$0	0.00%
BEG. INVENTORY \$0 PURCHASES \$0 FREIGHT IN \$0 SUPPLIES \$0 ENDING INVENTORY \$0 COST OF GOODS \$0 0.0	NET RECEIPTS OR SALES		\$406,663	100%
PURCHASES \$0 FREIGHT IN \$0 SUPPLIES \$0 ENDING INVENTORY \$0 COST OF GOODS \$0 0.0	COST OF GOODS SOLD:			
FREIGHT IN \$0 SUPPLIES \$0 ENDING INVENTORY \$0 COST OF GOODS \$0 0.0	BEG. INVENTORY	\$0		
SUPPLIES \$0 ENDING INVENTORY \$0 COST OF GOODS \$0 0.0	PURCHASES			
ENDING INVENTORY \$0 COST OF GOODS \$0 0.0	FREIGHT IN	\$0		
COST OF GOODS \$0 0.0	SUPPLIES	\$0		
	ENDING INVENTORY			
GROSS PROFIT	COST OF GOODS		\$0	0.00%
300,003 100.0	GROSS PROFIT		\$406,663	100.00%

						83
***************************************		% OF	CONT. EXP.	% OF	CONT EXP	% OF
OPERATING EXPENSES:	AMOUNT	SALES	1st 90 Days	SALES	AFTER 90	SALES
(Temporary Location/Partial Suspen	sion of Operations)					N ational a
ACCOUNTING	\$0	0.00%	\$0	0.00%	\$0	0.00%
ADVERTISING	\$0	0.00%	\$0	0.00%	. \$0	0.00%
Alarm systems	\$0	0.00%	\$0	0.00%	80	0.00%
AMORTIZATION ·	\$0	0.00%	\$0	0.00%	\$0	0.00%
AUTOMOBILE	\$0	0.00%	\$0	0.00%	\$0	0.00%
SAD DEBT	\$0	0.00%	\$0	0.00%	\$0	0.00%
BUSINESS UTILITIES	\$1,670	0.41%	\$1.670	0.41%	\$1,670	0.41%
CASE COSTS	\$124.841	30.70%	\$0	0.00%	\$0	0.00%
COMMISSIONS	S0	0.00%	80	0.00%	\$0	0.00%
COMP OF OFFICERS	S0	0.00%	SO	0.00%	\$0	and the second section of the
COST OF LABOR	\$0	0.00%	80	0.00%	\$0	%CO.0
CREDIT CARD CHARGES	S0	0.00%	. SO	0.00%	(A)	0.00%
DELIVERY	\$0	0.00%	\$0	0.00%	\$0	0.00%
DEPRECIATION	\$0	0.00%	. \$0	100000000000000000000000000000000000000	\$0	- 0.00%
OUES & SUBSCRIPTIONS	\$2,967	0.73%	\$2.967	0.00%	\$0	0.00%
EMP. BENEFITS	\$0	0.00%		0.73%	\$2,967	0.73%
ENTERTAINMENT	\$0	0.00%	\$0	0.00%	\$0	0.00%
GARBAGE	\$0	CONSTRUCTION OF CONTROL OF CONTRO	\$0	0.00%	\$0	0.00%
HEALTH INS.	\$0	0.00%	\$0	0.00%	\$0	0.00%
INSURANCE		0.00%	\$0	0.00%	\$0	0.00%
INTEREST	\$8,826	2.17%	\$8,826	2.17%	\$8,826	2.17%
LAUNDRY	\$0	0.00%	\$0	0.00%	\$0	0.00%
LEASING	\$0	0.00%	\$0	0.00%	. \$0	0.00%
LEGAL	\$0	0.00%	\$0	0.00%	\$0	0.00%
TAXES & LICENSES	\$545	0.13%	\$545	0.13%	\$545	0.13%
MISC.	\$9,508	2.34%	\$9,508	2.34%	\$9,508	2.34%
NO SMICH AND A GOLDANDIA STOLET AND ANEXHOLD INSTITUTE OF THE SMICH AND AND ANEXHOLD INSTITUTE OF THE SMICH AND ANEXHOLD INSTITUTE OF THE	\$0	0.00%	\$0	0.00%	\$0	0.00%
OFFICE EXPENSE	\$13,112	3.22%	\$0	0.00%	\$0	0.00%
OTHER SALARIES	\$97,095	23.88%	\$97,095	23.88%	\$78,710	19.36%
PAYROLL TAXES	\$0	0.00%	\$0	0.00%	\$0	0.00%
PERMITS	\$0	0.00%	\$0	0.00%	\$0	0.00%
POSTAGE	\$1,964	0.48%	\$0	0.00%	\$0	0.00%
REIMBURSEMENT	\$1,000	0.25%	\$1,000	0.25%	\$1,000	0.25%
RETURNED ITEM	\$3,753	0.92%	\$3,753	0.92%	\$3,753	0.92%
REPAIRS	\$10,797	2.68%	\$0	0.00%	\$0	0.00%
SALES TAX	\$0	0.00%	\$0	0.00%	\$0	0.00%
SHIPPING	\$0	0.00%	\$0	0.00%	\$0	0.00%
SUBSCRIPTIONS	\$0	0.00%	. \$0	0.00%	\$0	0.00%
SUPPLIES	\$0	0.00%	\$0	0.00%	\$0	0.00%
TELEPHONE	\$15,390	3.78%	\$15,390	3.78%	\$15,390	3.78%
TOOLS	\$0	0.00%	\$0	0.00%	\$0	0.00%
UNIFORMS	-\$0	0.00%	\$0	0.00%	\$0	0.00%
UTILITIES	\$3,332	0.82%	\$3,332	0.82%	\$3,332	0.82%
	\$0	0.00%	\$0	0.00%	\$0	0.00%
	\$0	0.00%	\$0	0.00%	\$0	0.00%
	\$0	0.00%	\$0	0.00%	. \$0	0.00%
TOTAL EXPENSES	\$294,800	72.49%	\$144,086	35.43%	\$125,701	30.91%
NET INCOME		\$111,863	27.51%			
OTHER INCOME/LOSS		\$16,382			9	
TOTAL PER TAX RETURN	12	\$128,245			(6)	
NET INCOME %	OF SALES	27.51%	NET INC	COME % OF SA	LES	27.51%
The state of the s	A PART OF THE PART		1.40= 1.104	A Service to St. St.		61.01%

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State Farm Insurance Companies

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CONT EXP % OF SALES

· TOTAL- 1ST 90 DAYS

35.43% 62.94% CONT EXP % OF SALES TOTAL- AFTER 90 DAYS 30.91% 58.42%

CLAIM #: 24-Z209-803

INSURED:

D Neil Harris

6/7/2007

State Farm Insurance Companies

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PROJECTED LOST INCOME PARTIAL SUSPENSION OF OPERATIONS

INSURED:

D Nell Harris

DATE OF LOSS: CLAIM NUMBER: 8/29/2005 24-Z209-803

TREND ANALYSIS

		2003-2004	2004-2005	% CHANGE		CALCULATIONS/NO	OTES
	August	\$434,423	\$406,663	-6.39%	Š.		
	September	\$0	\$0	0.00%			
	October	\$0	50	0.00%			
	November	. \$0	so	0.00%			
	December	\$0	\$0	0.00%			
	January	\$0	\$0	0.00%			02
	February	\$0	\$0	0.00%		8	9
	March	\$0	\$0	0.00%	•		
	April	\$0	50	0.00%		×	
	May	\$0	\$0	0.00%			
	June	\$0	\$0	0.00%	60431	8	
	July	\$0	\$0	0.00%			ř
	TOTAL	\$434,423	\$406,663				
PERCEA	IT CHANGE		-6.39%			BUSINESS TREND	0.009

	PRIOR INCOME	PROJECTED LOST INCOME	ACTUAL INCOME	ACTUAL	net lost income/	AMT OWED NET INC. + CE	
	2004-2003	2005-2006	2005-2006	INCOME		ANDERS - 1500 PROFIT	CUMM
204	RA RAE	ea coe	20		Below Million Co. Mil		
20.		COMPANIAN STATE OF THE PARTY AND ADDRESS OF THE PARTY ADDRESS OF THE PARTY AND ADDRESS OF THE PA	275		50.000 PROPERTY 2010 CA	25'888	
	32,4502-44,1652-56271			\$35,120	\$35,120	\$22,104	\$25,003
	AGE CONTRACTOR OF THE CO	\$35,045	\$11,000	\$24,045	\$24,045	\$15,134	\$40,136
1-26	\$30,373	\$30,373	\$5,547	\$24,826	\$24,826	\$15,625	\$55,761
27+	\$4,673	\$4,673	\$693	\$3,980	\$3,980	\$2,325	\$58,036
	\$35,045	335,045	\$8,656	\$26,389	\$26,389		\$73,502
	\$35,045	\$35,045	\$29,516	\$5,529	\$5,529	NIESOUGE PULKES 40K	\$76,732
	\$35,045	\$35,045	\$29,011	\$8,034	\$6,034		\$80,258
	\$35,045	\$35,045	\$11,888	\$23,157	\$23,157	\$13,528	\$93,785
	\$35,045	\$35,045	\$22,424	\$12,521	\$12,621	\$7,373	\$101,158
	\$35,045	\$35,045	\$0	\$35,045	\$36,045	\$20,473	\$121,631
	\$0	\$0	\$0	. \$0	\$0	\$0	\$121,631
	\$0	30	\$0	\$0	\$0	ğiraya	\$121,631
1-28	\$0	. \$0	\$0	\$0	. \$0	\$0	\$121,631
	. 3320,057	5320,087	\$119,735	\$201,352	\$201,352	\$121,631	\$121,531
		INCOME 2004-2005 29+ \$4,605 \$35,120 \$35,045 1-26 \$30,373 27+ \$4,673 \$35,045 \$35,045 \$35,045 \$35,045 \$35,045 \$35,045 \$35,045 \$35,045 \$35,045 \$35,045	INCOME 2004-2005 LOST INCOME 2004-2006 29+ \$4,605 \$4,605. \$35,120 \$35,120 \$35,045 \$35	INCOME 2004-2005 LOST INCOME 2005-2008 2004-2005 2005-2006 2005-2008 2004-2005 34,605 \$0 \$35,120 \$35,120 \$0 \$35,045 \$35,045 \$11,000 1-26 \$30,373 \$30,373 \$5,547 27+ \$4,673 \$4,673 \$693 \$35,045 \$35,045 \$8,656 \$35,045 \$35,045 \$29,516 \$35,045 \$35,045 \$29,516 \$35,045 \$35,045 \$29,011 \$35,045 \$35,045 \$22,424 \$35,045 \$35,045 \$22,424 \$35,045 \$35,045 \$22,424 \$35,045 \$35,045 \$22,424 \$35,045 \$35,045 \$22,424 \$35,045 \$35,045 \$22,424 \$35,045 \$35,045 \$22,424 \$35,045 \$35,045 \$22,424 \$35,045 \$35,045 \$22,424 \$35,045 \$35,045 \$22,424 \$35,045 \$35,045 \$22,424 \$35,045 \$35,045 \$22,424 \$35,045 \$35,045 \$35,045 \$22,424	INCOME LOST INCOME INCOME LOST	INCOME 2004-2005 2005-2006 INCOME 1NCOME/ 2004-2005 2005-2006 2005-2006 INCOME REVENUE 0.00% \$4,605 \$4,605 \$4,605 \$4,605 \$4,605 \$35,120 \$35,120 \$0 \$38,120 \$35,120 \$35,045 \$35,045 \$11,000 \$24,045 \$24,045 1-26 \$30,373 \$30,373 \$5,547 \$24,626 \$24,626 27 \$4,673 \$4,673 \$693 \$3,980 \$3,980 \$35,045 \$35,045 \$8,656 \$26,389 \$26,389 \$35,045 \$35,045 \$29,616 \$5,529 \$6,629 \$35,045 \$35,045 \$29,616 \$5,529 \$6,629 \$35,045 \$35,045 \$29,011 \$8,034 \$6,034 \$35,045 \$35,045 \$29,011 \$8,034 \$6,034 \$35,045 \$35,045 \$22,424 \$12,621 \$12,621 \$35,045 \$35,045 \$35,045 \$32,424 \$12,621 \$12,621 \$35,045 \$35,045 \$35,045 \$0 \$35,045 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$1-28 \$0 \$0 \$0 \$0 \$0 \$0	INCOME LOST INCOME INCOME LOST INCOME NET INC. → CE 2004-2005 2005-2006 2005-2006 INCOME REVENUE 62.94% 0.00% 58.42% 0.00% 0.00% 58.42% 0.00% 0.0

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GALGULATION TO DETERMINE EXTRA EXPENSE LIMIT

INSURED: D Nell Harris

CLAIM #: 24-Z209-803

TODAY'S DATE:

6/7/2007

DATE OF LOSS:

8/29/2006

ACTUAL LOSS OF BUSINESS INCOME

WITH FULL SUSPENSION OF OPERATIONS

\$201,459

ACTUAL LOSS OF BUSINESS INCOME

WITH PARTIAL SUSPENSION OF OPERATIONS

\$121,631

EXTRA EXPENSES:

	ITEM	THUOMA		
1			\$0	
2		125	\$0	
3			\$0	
a			\$0	
5			\$0	
6			\$0	
7			\$0	
8			\$0	
9	ži.		\$0	
10			\$0	
			744.54	

. \$0

TOTAL EXTRA EXPENSE:

\$0

LOSS OF BUSINESS INCOME WITH PARTIAL

SUSPENSION OF OPERATIONS PLUS EXTRA EXPENSE

\$121,631

\$121,631

\$201,459

LOSS OF INCOME CLAIM:

OF COVERAGE

COVERAGE

TOTAL

EXTRA EXPENSE (EXTENSION OF COVERAGE):

\$0

EXTENSIONS

COVERAGE C PAYABLE:

\$121,631

C

PRIOR PAYMENTS:

50

\$8,997

AMOUNT OWED:

30

\$112,634

\$112,634

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